

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY  
Caption in Compliance with D.N.J. LBR 9004-1(b)

Denise Carlon, Esquire  
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Philadelphia, PA 19106  
Main Phone: 609-250-0700  
dcarlon@kmlawgroup.com  
Attorneys for Secured Creditor  
Community Loan Servicing, LLC, servicer for  
METROPOLITAN LIFE INSURANCE COMPANYIn

Re:

Elie Valerius

Debtor.



Order Filed on March 23, 2022  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

Case No.: 20-22439 JKS

Adv. No.:

Hearing Date: 02/24/2022 @ 10:00 a.m.

Judge: John K. Sherwood.

**ORDER CURING POST-PETITION ARREARS & RESOLVING  
CERTIFICATION OF DEFAULT**

The relief set forth on the following page is hereby **ORDERED**.

**DATED: March 23, 2022**

A handwritten signature in black ink, appearing to read "J K Sherwood", written over a horizontal line.

Honorable John K. Sherwood  
United States Bankruptcy Court

**(Page 2)**

Debtor: Elie Valerius

Case No: 20-22439 JKS

Caption of Order: ORDER CURING POST-PETITION ARREARS AND RESOLVING  
CERTIFICATION OF DEFAULT

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This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, Community Loan Servicing, LLC, servicer for METROPOLITAN LIFE INSURANCE COMPANY, Denise Carlon appearing, upon a certification of default as to real property located at 20 41st Street, Irvington, NJ, 07111, and it appearing that notice of said certification was properly served upon all parties concerned, and an opposition to the certification have been filed on behalf of the Debtor, and the parties having reached a settlement in this matter;

It is **ORDERED** that as of March 14, 2022, Debtor is due for the February 2022 through March 2022 post-petition payment for a total default of \$2,156.11 (2 @ \$1,883.92, \$1,611.73 less suspense); and

It is **ORDERED** that Debtor shall make an immediate payment of \$2,156.11 to be received no later than March 31, 2022; and

It is further **ORDERED** that regular mortgage payments are to resume April 1, 2022, directly to Secured Creditor's servicer, Community Loan Servicing, LLC, 4425 Ponce De Leon Blvd., 5<sup>th</sup> Floor, Coral Gables, FL 33146 (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED** that for the Duration of Debtor's Chapter 13 bankruptcy proceeding, if any of the cure payments or regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtor shall have fourteen days to respond; and

It is further **ORDERED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtor, and Debtor's counsel at the time of submission to the Court; and

It is further **ORDERED** that Secured Creditor is hereby awarded reimbursement of fees and costs up to the sum of \$350.00 for attorneys' fees in an amount to be included in a post-petition fee notice.

It is further **ORDERED** that Secured Creditor's Certification of Default is hereby resolved.

In re:  
Elie Valerius  
Debtor

Case No. 20-22439-JKS  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2  
Date Rcvd: Mar 24, 2022

User: admin  
Form ID: pdf903

Page 1 of 2  
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 26, 2022:

Recip ID	Recipient Name and Address
db	+ Elie Valerius, 20 41st. St., Irvington, NJ 07111-1255

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 26, 2022

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 24, 2022 at the address(es) listed below:

Name	Email Address
David L. Stevens	on behalf of Plaintiff Elie Valerius dstevens@scura.com ecfbkfilings@scuramealey.com;mmoreira@scura.com;bramirez@scura.com;vmajano@scura.com;rshah@scura.com;stevens.davi dl.r93878@notify.bestcase.com;jromero@scura.com;sduarte@scura.com;spereyra@scura.com
David L. Stevens	on behalf of Debtor Elie Valerius dstevens@scura.com ecfbkfilings@scuramealey.com;mmoreira@scura.com;bramirez@scura.com;vmajano@scura.com;rshah@scura.com;stevens.davi dl.r93878@notify.bestcase.com;jromero@scura.com;sduarte@scura.com;spereyra@scura.com
Denise E. Carlon	on behalf of Creditor Community Loan Servicing LLC, servicer for METROPOLITAN LIFE INSURANCE COMPANY dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor Metropolitan Life Insurance Company dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com

District/off: 0312-2

User: admin

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Date Rcvd: Mar 24, 2022

Form ID: pdf903

Total Noticed: 1

Jamal J Romero

on behalf of Debtor Elie Valerius jromero@scura.com  
dstevens@scura.com;ecfbkfilings@scuramealey.com;vmajano@scura.com;rshah@scura.com;romero.jamalr93878@notify.bestcase.com;sduarte@scura.com;mmoreira@scura.com;spereyra@scura.com;bramirez@scura.com

Linda S. Fossi

on behalf of Creditor PC7 LLC lfossi@zeitlawfirm.com,  
gzeit@zeitlawfirm.com;cdillon@zeitlawfirm.com;rzeit@zeitlawfirm.com

Marie-Ann Greenberg

magecf@magtrustee.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8